



OREGON
CONSUMER LAW
CENTER, LLC

Defending Oregon Homeowners One Home At A Time

4040 SW DOUGLAS WAY, LAKE OSWEGO OR 97035
503-635-7773 ♦ 503-822-6727/FAX

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May 15, 2017

Wells Fargo
P.O. Box 10335
Des Moines, Iowa 50306-0335

***Sent via Certified Mail Return Receipt Requested [70160340000020765373]**

In the Matter of:

Borrower's Name: Azhang Shaine Aazami
Property Address: 826 Voris Ave.
Ashland, Oregon 97520

Mortgage Account No.: 0433757077

Re: Request for Payoff Statement Pursuant to 12 U.S.C. § 1026.36(c)(3)

Dear Sir or Madam:


This is a written request for a payoff statement related to the above-referenced mortgage loan account for which you are the servicer.

All references herein are to Regulation Z of the Mortgage Servicing Act as amended by the Consumer Financial Protection Bureau pursuant to the Dodd Frank Act.

The written authority from the above-referenced borrower to our law firm for this correspondence is enclosed herewith and incorporated herein by reference.

Pursuant to 12 C.F.R. § 1026.36(c)(3), you "must provide an accurate statement of the total outstanding balance that would be required to pay the consumer's obligation in full as of a specified date" within a reasonable time after receipt of this request. Under no circumstances are you to fail to provide the requested payoff statement within seven business days after receipt of this request.

Sincerely,
OREGON CONSUMER LAW CENTER, LLC


Jeffrey A. Long
Attorney At Law

Enclosures

In the Matter of:

Borrower(s): AZHANG SHAINIE AAZAMI

Property Address: 826 YORIS AVE. ASHLAND, OR 97520

Mortgage Loan No.: 0433757077

Re: **Written Consent/Authorization for Requests for Information
and Notices of Error**

To Whom It May Concern:

I/We, the borrower(s), do hereby authorize and provide our written consent and authorization for WELLS FARGO, the Servicer of the above-referenced loan, to fully cooperate with, comply with, and provide any and all information requested or demanded by and through any and all Requests for Information and/or Notices of Error pertaining to our loan, pursuant to the Real Estate Settlement and Procedures Act (Regulation X) and/or the Truth in Lending Act (Regulation Z) which may be sent by Attorney Jeffrey Long of the Oregon Consumer Law Center, LLC ("OCLC") or Attorneys Marc E. Dann, Daniel Solar, Paul Bellamy, William Behrens, Rusty A. Payton, Javier Merino, Donna Kolis, Emily White, Whitney Kaster, or Brian Flick of the OCLC's sister firm The Dann Law Firm Co., L.P.A. on our behalf. Said counsel represents us in any and all pending or contemplated legal matters concerning the above-referenced loan. Please respond to any and all such Requests and Notices at the following address:

Oregon Consumer Law Center
4040 SW Douglas Way
Lake Oswego, OR 97035

Signed: 

Date: 5/15/17

Print Name: AZHANG SHAINIE AAZAMI

Signed: _____

Date: _____

Print Name: _____

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature X <i>James Miller</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>Wells Fargo Home Mortgage P.O. Box 10335 Des Moines, IA 50306-0335</p>		<p>B. Received by (Printed Name) <input type="checkbox"/> Date of Delivery</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7016 0340 0000 2076 5373</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>	
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™</p> <p><input type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p>		<p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>	

Domestic Return Receipt

WELLS FARGO HOME MORTGAGE

May 22, 2017

Jeffrey Long

503 822 6727

00000

Wells Fargo Home Mortgage has attached a payoff statement for your review.

Mortgagor: Azhang Shaine Aazami
Co-Mortgagor: Aletia Aazami
Property address: 826 Voris Avenue
Ashland OR 97520

FHA Case number/Sec: 431-5684972/703
Loan type: FHA

936 Loan number: 0433757077

Your loan interest is calculated on a monthly basis. FHA loans originated prior to January 21, 2015 will collect interest through the end of the month in which we receive the payoff funds. Please note: To avoid paying an extra month of interest, you'll want to arrange your closing so the payoff funds reach us on or before the first business day of the month.

We may continue to make your real estate tax and property insurance premium payments from your escrow account. If you have questions about pending disbursements, please call us. Any amount held in escrow at closing will be settled in accordance with the applicable federal law.

Please be sure to take care of these important items to avoid unnecessary expense and delay:

- * Planning to move. If you're planning to move, please be sure to provide us with your new mailing address on the enclosed Payoff Transmittal Form. We'll send you any remaining balance in your escrow account, year-end interest statements, and other documents to your new address.
- * Automatic mortgage payments. Contact your provider (us, Bill Pay, a third party, Internet banking site, etc.) to cancel automatic payments at least 5 business days before your next scheduled withdrawal date.
- * No need to stop payment. Don't place a stop payment on check or draft you've made. We'll refund any remaining balance. We may adjust the figures if a previously credited mortgage payment is rejected by the financial institution from which it is drawn.

If you are entitled to a refund on your mortgage insurance from the U.S. Department of Housing and Urban Development (HUD), they will contact you.

If you have questions or need further assistance, please contact us at 1-866-605-0829, Monday - Friday, 7:00 a.m. to 8:00 p.m. Central Time.

936/0433757077/XP042/2/4/0000046528711

May 22, 2017

Page 2 - 936 Loan number 0433757077

Mortgage Payoff Statement:
Jeffrey Long

503 822 6727

Mortgagor: Azhang Shaine Aazami

Co-Mortgagor: Aletia Aazami

Property address: 826 Voris Avenue
Ashland OR 97520

936 Loan number: 0433757077

Loan type: FHA

All figures are subject to final verification by the noteholder. The
TOTAL AMOUNT DUE of \$ 465,287.11 is based on the payoff/closing date
of 06-19-17.

1. TOTAL PRINCIPAL, INTEREST, AND OTHER AMOUNTS DUE UNDER NOTE/SECURITY INSTRUMENT

Note: This Note/Security Instrument is due for payment August 01, 2014

Unpaid Principal balance	\$	393,589.56
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Interest (Manual Calc) as of 06-19-17		38,374.92
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Escrow Overdraft		27,948.01
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Unpaid Advance balance		3,701.00
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Prorated Mortgage Insurance due to HUD		764.56
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Unpaid Late Charges		836.06
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TOTAL AMOUNT DUE UNDER NOTE/SECURITY INSTRUMENT	\$	465,214.11
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2. ADDITIONAL CONTRACTUAL AND OTHER FEES AND CHARGES DUE

Recording Costs		73.00
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Property Inspection		.00
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Obligation Fee		.00
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Foreclosure Fee/Cost		.00
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Special Handling		.00
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TOTAL CONTRACTUAL AND OTHER FEES AND CHARGES DUE	\$	73.00
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TOTAL AMOUNT DUE through 06-19-17	\$	465,287.11
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This is a foreclosure case, we may continue with legal proceedings. Any fees, costs and advances for taxes and insurance payments may also be due in addition to the amount quoted above. The payoff figure quoted to you is subject to change without notice. We have the right to correct errors or omissions.

Timing of loan payoff:

Total amount due is good through 06-19-17, or until any activity occurs on the account. Funds received after that date will be subject to an additional \$ 1,065.97 of interest per Month. Issuance of this statement does not suspend the contractual requirement to make payments when due.

We may adjust figures in this statement, if prior to the payoff date:

- * We make disbursements from Restricted Escrow to pay for repairs.
- * We make additional mortgage insurance premium payments.
- * We make disbursements from your escrow account for items due.
- * Any check/electronic withdrawal previously credited to your account is rejected by the financial institution from which it is drawn.

Recent escrow disbursement amounts and dates:

Real estate taxes:	\$	4,738.13	10-27-16
Homeowners Insurance	\$	1,860.00	02-12-17

Important Information:

- * If you do not send sufficient funds to pay your mortgage loan in full, we will apply funds from your escrow account to complete the payoff.
- * Interest will continue to accrue until we receive full payment.
- * After payoff, we will release the lien on the property in accordance with state law. Direct any questions or requests about the lien release to: Wells Fargo Home Mortgage
PO Box 10335, Des Moines, IA 50306

Where appropriate, Wells Fargo Home Mortgage is required to inform you that, as your account servicer, we are attempting to collect a debt and any information obtained will be used for that purpose. However, if you are a customer involved in an active bankruptcy case or you received a discharge in a bankruptcy case where the account was not otherwise reaffirmed or excepted from discharge, then this notice is being provided to you for informational purposes only, and this is not a bill or a request for payment as to any such customer(s).

936/0433757077/XP043/4/4/0000046528711

May 22, 2017

Page 4 - 936 Loan number 0433757077

Payoff Transmittal Form:

Please review and complete this form. We prefer that you send the funds by wire as it is the fastest way to complete the payoff. If wire transfer is not an option, we prefer a cashier's check or certified funds.

WHERE TO SEND PAYOFF FUNDS

By WIRE: no checks

Wells Fargo Bank, N.A.

Beneficiary Bank ABA: 121000248

Beneficiary Bank Acct: 4126885896

Beneficiary Bank Address:

1 Home Campus

Des Moines IA 50328

Special Information for Beneficiary:

Apply funds to: 936 loan 0433757077

Mortgagor: Azhang Shaine Aazami

Sender's Name and Phone Number

By MAIL: including OVERNIGHT

Wells Fargo Home Mortgage

Attn: Payoffs, MAC X2302-045

1 Home Campus

Des Moines IA 50328

Important Notes:

- * Funds must be received by 2:00 pm Central Time for same day processing.
- * Payoffs are not posted on weekends or holidays, and interest will be added to the account for these days.
- * All figures are subject to final verification by the noteholder.
- * If you wired funds and your mailing address is changing, please write your new address below and fax this form to 1-866-278-1179.

PAYOFF COUPON: Please detach and include with payoff funds.

936 Loan number: 0433757077

Property address: 826 Voris Avenue

Current mailing address:

Ashland OR 97520

Azhang Shaine Aazami

Aletia Aazami

826 Voris Ave

Ashland OR 97520

Please provide your new mailing address:

Street _____

City/State/ZIP _____

TOTAL PAYOFF AMOUNT: \$ 465,287.11

THIS FIGURE IS GOOD THROUGH 06-19-17 AMOUNT REMITTED _____